

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Clarence D Carter  
Sandra M Burrell-Carter  
Debtor(s)

Case No. 18-05006

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/23/2018.
- 2) The plan was confirmed on 07/20/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 01/18/2019.
- 6) Number of months from filing to last payment: 11.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$2,880.39.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$11,711.64
Less amount refunded to debtor	\$713.60

**NET RECEIPTS: \$10,998.04**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,248.91
Court Costs	\$0.00
Trustee Expenses & Compensation	\$632.19
Other	\$51.52

**TOTAL EXPENSES OF ADMINISTRATION: \$3,932.62**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAVALRY SPV I LLC	Unsecured	470.90	470.90	470.90	0.00	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	354.38	652.14	652.14	0.00	0.00
CREDIT FIRST NA	Unsecured	877.00	877.70	877.70	0.00	0.00
CREDIT FIRST NA	Unsecured	1,709.00	882.17	882.17	0.00	0.00
FED LOAN SERVICING	Unsecured	0.00	NA	NA	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	475.43	475.43	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	4,697.96	4,809.42	4,809.42	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	1,243.00	465.11	465.11	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	0.00	909.37	909.37	0.00	0.00
JOHN J LYNCH	Unsecured	0.00	3,880.00	3,880.00	0.00	0.00
JOHN J LYNCH	Unsecured	NA	3,880.00	3,880.00	0.00	0.00
LOGIX FEDERAL CREDIT UNION	Secured	31,030.98	31,030.98	31,030.98	4,600.56	504.14
LVNV FUNDING	Unsecured	NA	522.43	522.43	0.00	0.00
MID AMERICA BANK & TRUST	Unsecured	NA	545.57	545.57	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,792.00	1,792.40	1,792.40	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	15,501.00	1,706.77	1,706.77	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	0.00	1,509.01	1,509.01	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	0.00	858.76	858.76	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	0.00	3,102.87	3,102.87	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	0.00	2,708.76	2,708.76	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	0.00	4,084.44	4,084.44	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	226.00	971.20	971.20	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,917.00	2,735.18	2,735.18	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	916.00	916.60	916.60	0.00	0.00
QUANTUM3 GROUP	Unsecured	8,230.00	349.47	349.47	0.00	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP	Unsecured	795.00	390.25	390.25	0.00	0.00
QUANTUM3 GROUP	Unsecured	469.00	508.36	508.36	0.00	0.00
QUANTUM3 GROUP	Unsecured	NA	2,006.73	2,006.73	0.00	0.00
QUANTUM3 GROUP	Unsecured	NA	1,219.89	1,219.89	0.00	0.00
QUANTUM3 GROUP	Unsecured	NA	698.86	698.86	0.00	0.00
QUANTUM3 GROUP	Unsecured	NA	493.77	493.77	0.00	0.00
QUANTUM3 GROUP	Unsecured	NA	1,765.53	1,765.53	0.00	0.00
QUANTUM3 GROUP	Unsecured	NA	792.09	792.09	0.00	0.00
QUANTUM3 GROUP	Unsecured	NA	472.09	472.09	0.00	0.00
QUANTUM3 GROUP	Unsecured	NA	466.13	466.13	0.00	0.00
QUANTUM3 GROUP	Unsecured	NA	841.00	841.00	0.00	0.00
QUANTUM3 GROUP	Unsecured	NA	1,609.46	1,609.46	0.00	0.00
QUANTUM3 GROUP	Unsecured	NA	495.63	495.63	0.00	0.00
QUANTUM3 GROUP	Unsecured	NA	241.63	241.63	0.00	0.00
QUANTUM3 GROUP	Unsecured	NA	1,959.50	1,959.50	0.00	0.00
GENESIS BANKCARD	Unsecured	786.00	NA	NA	0.00	0.00
AMSHER COLLECTION SERVICE	Unsecured	246.00	NA	NA	0.00	0.00
ANEW DENTAL AND ORTHODONTIC	Unsecured	1,019.68	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	375.00	NA	NA	0.00	0.00
BARCLAYS BANK	Unsecured	903.00	NA	NA	0.00	0.00
BRKSB/CBNA	Unsecured	581.00	NA	NA	0.00	0.00
COMCAST	Unsecured	474.35	NA	NA	0.00	0.00
CAVALRY PORTFOLIO SERV	Unsecured	471.00	NA	NA	0.00	0.00
NATIONWIDE CREDIT	Unsecured	104.00	NA	NA	0.00	0.00
NICOR ADVANCED ENERGY	Unsecured	296.28	NA	NA	0.00	0.00
NORDSTROM	Unsecured	581.00	NA	NA	0.00	0.00
JARED	Unsecured	8,881.00	NA	NA	0.00	0.00
MABT/CONTFIN	Unsecured	804.00	NA	NA	0.00	0.00
MABT/MILSTNE	Unsecured	555.76	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	118.00	NA	NA	0.00	0.00
TARGET	Unsecured	405.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Unsecured	2,046.85	NA	NA	0.00	0.00
T MOBILE	Unsecured	210.20	210.20	210.20	0.00	0.00
T MOBILE	Unsecured	1,764.15	1,613.85	1,613.85	0.00	0.00
TIDEWATER FINANCE COMPANY	Secured	8,475.00	8,475.00	8,475.00	1,410.61	172.87
TIDEWATER FINANCE COMPANY	Secured	2,097.25	2,272.05	2,272.05	348.75	28.49
TIDEWATER FINANCE COMPANY	Unsecured	8,808.00	10,201.81	10,201.81	0.00	0.00
WYNDHAM VACATION RESORTS INC	Unsecured	11,298.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$39,505.98	\$6,011.17	\$677.01
All Other Secured	\$2,272.05	\$348.75	\$28.49
<b>TOTAL SECURED:</b>	<b>\$41,778.03</b>	<b>\$6,359.92</b>	<b>\$705.50</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$475.43	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$475.43</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$64,617.05</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$3,932.62</u>	
Disbursements to Creditors	<u>\$7,065.42</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$10,998.04</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/07/2019

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.